

What is claimed:

1.           An integrated point of service transaction management system, comprising:

at least two points of service within a single provider;

at least one terminal at each of the at least two points of service at the single provider; and

at least one transaction database for tracking, remotely from each of the at least one terminal, at least one customer of the single provider, payments due from the at least one customer at the single provider, and overdue payments of the at least one customer due to the single provider;

wherein the single provider provides at least one new service transaction at each of the at least two points of service, and wherein each of the at least one new service transactions is rendered to at least one of the at least one customer;

wherein the at least one terminal communicates with the at least one database via at least one network to provide, within the at least

one database, a tracking correlating the at least one customer and the at least one new service transaction rendered to the at least one customer.

2 .           The system of claim 1, wherein the single provider is a health care facility.

3 .           The system of claim 1, further comprising a registration, wherein the registration of the customer occurs at one of the at least one terminals, and wherein said at least one database stores registration information, associated with the customer, as entered by a user of the at least one terminal.

4 .           The system of claim 3, further comprising an account manager, wherein the registration information stored in the at least one database is accessible and manipulable via the account manager.

5 .           The system of claim 3, wherein the registration is imported from a second remote database.

6 .           The system of claim 1, further comprising a payment collection system, wherein the customer is requested to select to self pay or co-pay, and is requested to select a payment method for entry to the at least one database, by the payment collection system.

7.               The system of claim 6, wherein the payment method is validated in real time via the at least one network, and wherein the payment method is selected from the group consisting of cash, check, credit card, and debit card, and wherein the validation is recorded in the at least one database.

8.               The system of claim 1, further comprising at least one administrator communicatively connected to each of said at least two terminals via the network, wherein the at least one database is batch updated with data from each of the at least two terminals in real time at a predetermined interval determined by the at least one administrator.

9.               The system of claim 1, wherein the at least one new service rendered to the customer is written to the at least one database and correlated with the customer.

10.              The system of claim 1, further comprising an administrator, wherein users of the system are assigned at least one level of access in the administrator.

11.              The system of claim 1, further comprising a reporting system, wherein a user is provided access to the at least one database for retrieving at least one of the group consisting of customer records, service provider records, and administrative records.

12.           The system of claim 1, wherein the at least one terminal accepts information via at least one of a keypad, touchscreen, and card reader.

13.           A computer-readable medium for an integrated point of service transaction management system, the computer readable medium having thereon resident at least one program comprising instructions, which instructions, when executed by a computer processor, perform the steps of:

                    accessing at least one terminal at each of at least two points of service at the single provider; and

                    providing access to at least one remote database via the at least one terminal;

                    wherein the single provider provides at least one differentiable service at each of the at least two points of service, and wherein each of said at least one differentiable service is rendered to a customer;

                    wherein the at least one terminal communicates with the at least one database via at least one network to track at least two of the at least one service rendered to the customer, payments due from the customer for a first of the differentiable services, payments due from a

customer for a second of the differentiable services, past due payments from the customer for a first of the differentiable services, and past due payments from the customer for a second of the differentiable services.

14. The computer-readable medium of claim 13, wherein the single provider is a health care facility.

15. The computer-readable medium of claim 13, further comprising registering, wherein registering of a user occurs at the at least one terminal via entry of the user into a registration system, and wherein said at least one database stores registration information of the user entered.

16. The computer-readable medium of claim 15, further comprising managing, wherein the registration information stored in the at least one database is accessible and manipulable via the managing.

17. The computer-readable medium of claim 15, wherein the registering is imported from a remote foreign database.

18. The computer-readable medium of claim 13, further comprising a payment collecting, wherein the customer is requested to select a payment method and to self pay or co-pay, via the payment collection system, and is requested to select whether discounts are applied.

19.           The computer-readable medium of claim 18, wherein the payment method is validated in real time via the at least one network, and wherein the payment method is selected from the group consisting of cash, check, credit card, and debit card.

20.           The computer-readable medium of claim 13, wherein the at least one database is batch updated in real time at a predetermined interval.

21.           The computer-readable medium of claim 13, wherein the at least one service rendered to the customer is written to the at least one database.

22.           The computer-readable medium of claim 21, further comprising administering, wherein users of the system are assigned at least one level of access within the administering, and wherein the administering monitors the at least one database.

23.           The computer-readable medium of claim 22, further comprising reporting, wherein said user may access the at least one database for retrieving at least one of the group consisting of customer records, service provider records and administrative records.

24 .           The computer-readable medium of claim 13, wherein the at least one terminal accepts information via at least one of a keypad, touchscreen, and card reader.

25 .           An integrated point of service patient transaction management system, comprising:

                  at least two points of service within a single health care provider;

                  at least one terminal at each of the at least two points of service at the single provider, wherein a patient service is offered at a first of the terminals, and wherein a non-patient service is offered at a second of the terminals; and

                  at least one transaction database for tracking, remotely from each of the terminals, at least one customer of the single provider, and at least one transaction selected from the group consisting of patient service payments due from the at least one customer at the single provider, non-patient service payments due from the at least one customer at the single provider, overdue non-patient service payments of the at least one customer

due to the single provider, and overdue patient service payments of the at least one customer due to the single provider;

wherein the terminals communicate with the at least one database via at least one network to provide, within the at least one database, a tracking correlating the at least one customer to the at least one transaction.